

State of Washington  
Office of the Insurance Commissioner  
1999 Washington Premiums and Loss Ratio  
Recapitulation by Line of Business

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All Dollars in Thousands

Line of Business	Direct Premiums Written	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
<b>Life and Annuities</b>				
Ordinary	\$2,594,951			
Credit	\$43,087			
Group	\$549,845			
Industrial	\$25			
Fraternal	\$102,936			
<b>Total Life and Annuities</b>	<b>\$3,290,844</b>			
<b>Accident and Health</b>				
Health Care Service Contractors	\$4,112,066	\$4,096,614	\$3,562,451	86.96%
Health Maintenance Organizations	\$1,664,951	\$1,641,135	\$1,499,718	91.38%
Life and Disability	\$1,037,712	\$1,035,699	\$711,374	68.69%
Property and Casualty	\$107,881	\$97,354	\$65,098	66.87%
Fraternal	\$6,953	\$6,708	\$2,305	34.36%
<b>Total Accident and Health</b>	<b>\$6,929,562</b>	<b>\$6,877,510</b>	<b>\$5,840,946</b>	<b>84.93%</b>
<b>Property and Casualty</b>				
Aggregate Write Ins For Other Business	\$60,963	\$54,232	\$33,993	62.68%
Aircraft (All Perils)	\$43,215	\$42,012	\$82,928	197.39%
Allied Lines	\$50,903	\$49,735	\$26,555	53.39%
Boiler and Machinery	\$13,227	\$12,970	\$7,848	60.51%
Burglary and Theft	\$1,551	\$1,544	\$248	16.06%
Commercial Auto No Fault (PIP)	\$5,816	\$5,664	\$3,926	69.31%
Commercial Auto Physical Damage	\$88,412	\$83,740	\$58,743	70.15%
Commercial Multiple Peril (liability)	\$201,132	\$207,864	\$149,368	71.86%
Commercial Multiple Peril (non-liability)	\$245,824	\$239,348	\$212,854	88.93%
Credit	\$5,171	\$4,876	\$3,357	68.85%
Earthquake	\$69,964	\$67,273	\$882	1.31%
Farmowners Multiple Peril	\$33,596	\$32,989	\$22,173	67.21%
Federal Flood	\$9,286	\$8,423	\$1,238	14.69%
Fidelity	\$13,063	\$12,430	\$5,779	46.49%
Financial Guaranty	\$25,200	\$12,758	\$2	0.02%
Fire	\$63,628	\$63,223	\$32,561	51.50%
Homeowners Multiple Peril	\$619,256	\$603,349	\$429,796	71.24%
Inland Marine	\$120,279	\$114,459	\$65,246	57.00%
Medical Malpractice	\$110,206	\$110,374	\$85,060	77.07%
Mortgage Guaranty	\$99,065	\$100,515	\$24,808	24.68%
Multiple Peril Crop	\$24,556	\$24,505	\$19,789	80.76%
Ocean Marine	\$79,166	\$78,304	\$48,529	61.97%
Other Commercial Auto Liability	\$235,817	\$229,196	\$180,414	78.72%
Other Liability	\$364,448	\$347,862	\$325,689	93.63%
Other Private Passenger Auto Liability	\$1,479,449	\$1,475,986	\$948,765	64.28%
Private Passenger Auto No Fault (PIP)	\$169,019	\$167,165	\$144,698	86.56%
Private Passenger Auto Physical Damage	\$986,468	\$966,861	\$596,450	61.69%
Products Liability	\$25,602	\$24,108	\$10,529	43.68%
Surety	\$74,922	\$72,742	\$9,095	12.50%
Workers Compensation	\$32,098	\$47,044	\$34,698	73.76%
<b>Total Property and Casualty</b>	<b>\$5,351,301</b>	<b>\$5,261,548</b>	<b>\$3,566,020</b>	<b>67.78%</b>
<b>Title</b>	<b>\$168,636</b>	<b>\$164,448</b>	<b>\$9,406</b>	<b>5.72%</b>
<b>Total Authorized Companies</b>	<b>\$15,740,343</b>	<b>\$12,303,506</b>	<b>\$9,416,372</b>	
<b>Total Non-Authorized Companies</b>	<b>\$115,201</b>	<b>\$106,922</b>		
<b>Totals</b>	<b>\$15,855,544</b>	<b>\$12,410,428</b>		

(1) Excluding all Loss Adjustment Expenses (LAE)